- 1. Real Estate Agent
- 2. State or Territory Housing Authority
- 3. Parent / Other relative <u>not</u> in the same household
- 4. Other person not in the same household
- 5. Owner / Manager of caravan park
- 6. Employer Defence Housing Authority
- 7. Employer Government
- 8. Other employer
- 9. Housing Co-operative / Community or Church group
- 10. Other

- 1. Combined water and general council rates
- 2. Water and sewerage rates
- 3. General council rates
- 4. Body corporate
- 5. Land tax

1. Mains gas

2. LPG / bottled gas

3. Electricity

4. Heating oil

5. Firewood

1. Combined building and contents insurance

2. Building insurance (separate from Body Corporate)

3. Contents insurance

4. Personal belongings insurance

Examples of Household Contents

Bedroom

For example: bed, dressing table, quilts, blankets, clothes, jewellery, perfume.

Dining Room

For example: dining table, chairs, display units.

Lounge Room

For example: coffee table, lounge suite, TV/VCR, stereo units, videos/CDs.

Kitchen

For example: toaster, food processor, microwave, refrigerator, freezer, crockery, cutlery.

Study

For example: home computer, fax, printer, desk, chair, computer games.

Laundry

For example: washing machine, dryer.

Outdoor Furniture and Tools

For example: table, chairs, portable BBQ, lawn mower, hoses.

Fittings

For example: carpet, rugs, mirrors, vases, clocks.

Other

For example: vacuum cleaners, sewing machines, aquarium, plants, toys, musical instruments, linen, collectables, luggage.

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1. Extensions or additions

For example: additional rooms, granny flats.

2. Internal renovations

For example: remodelling kitchens or bathrooms; moving walls, windows or doors; built-in heating or cooling systems.

3. Insulation

For example: batt/foil/fill insulation, double glazing.

4. In-ground swimming pools

For example: pools, spa pools.

5. Above-ground swimming pools For example: rigid, semi-rigid pools.

6. Other outside buildings

For example: garages, pergolas, toolsheds.

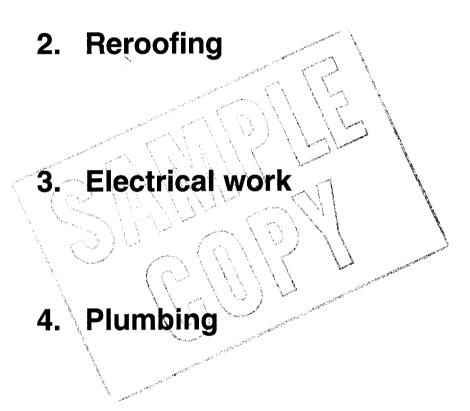
7. Landscape contractors

For example: fees paid to contractors / subcontractors.

8. Other outside improvements

For example: fences, fixed BBQs, driveways, paths or paving.

1. Repainting



5. Other types of repairs or maintenance

Examples of payments

Household Bills

For example: rent, gas, electricity, heating, firewood.

Repairs and Maintenance

For example: repainting, reroofing, electrical work, plumbing.

Alterations and Additions

For example: extensions, internal renovations, insulation, swimming pools.

Insurance

For example: contents, building.

Rates and Taxes

For example: council rates, water and sewerage, body corporate fees.

- 1. Rent to someone outside this household
- 2. Mains gas
- 3. Bottled / LP gas
- 4. Electricity
- 5. Heating oil
- 6. Firewood
- 7. Water and sewerage rates
- 8. General council rates
- 9. Combined water and general council rates
- 10. Water consumption bills
- 11. Body corporate fees
- 12. Land tax

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- 1. Combined building and contents insurance
- 2. Building insurance
- 3. Contents insurance
- 4. Other insurance

1. Carpet cleaning

Repairs and maintenance on:

- 2. Soft furnishings
 For example: curtains, blinds, cushions, pictures.
- 3. Computers and audio visual equipment For example: TVs, VCRs.
- 4. Other household appliances For example: irons, heaters, washing machines.
- 5. Household tools
 For example: mowers, chainsaws, including tool sharpening.
- 6. Other household items For example: furniture, kitchenware.

1. Accountants or tax agents

2. Private rubbish removal

3. Pest control

4. Removalists

- 1. Home computers / equipment For example: monitors, disc drives, modems.
- 2. Non-digital televisions
- 3. Digital televisions
- 4. Set top boxes
- 5. VCRs
- 6. DVDs / Laser disc players
- 7. Video cameras
- 8. Other video equipment For example: projection units.
- 9. CD players
- 10. Radios
- 11. Home entertainment systems

 For example: combined TV and VCRs, home entertainment theatre packages.
- 12. Amplifiers and tuner amplifiers
- 13. Speakers
- 14. Integrated sound systems
 For example: all-in-one, mini or midi systems,
 portable systems.
- 15. Other sound equipment

- 1. Stoves / Ovens / Microwave ovens
- 2. Fridges / Freezers
- 3. Washing machines
- 4. Air conditioners (not built-in)
- 5. Dishwashers
- 6. Clothes dryers
- 7. Other large household appliances

- 1. Lounges / Sofas / Couches
- 2. Coffee tables
- 3. Wall units / Entertainment units
- 4. Bookcases
- 5. Dining tables / Dining chairs
- 6. Sideboards
- 7. Beds / Mattresses
- 8. Wardrobes / Chests of drawers
- 9. Dressing tables / Bedside tables
- 10. Outdoor / garden furniture
- 11. Works of art
 For example: paintings, carvings, sculptures.
- 12. Other furniture

- 1. Carpet
- 2. Rugs or matting
- 3. Floor tiles (excluding vinyl tiles)
- 4. Lino or viny
- 5. Other flooring

Examples of audio-visual equipment and personal computers

Televisions

VCRs

DVDs

Video cameras

Mobile phones

Stereos

Computer hardware or software

Printers

Scanners

Examples of other household appliances

Dishwashers

Refrigerators

Freezers

Stoves

Microwave ovens

Washing machines

Clothes dryers

Heaters

Air conditioners

Travel packages

- 1. Travel packages including airfare
- 2. Other travel packages

Fares

- 3. Air fares
- 4. Rail fares
- 5. Bus fares

Vehicle costs

- 6. Petrol costs (including LPG)
- 7. Car hire (excluding package tours)

Accommodation

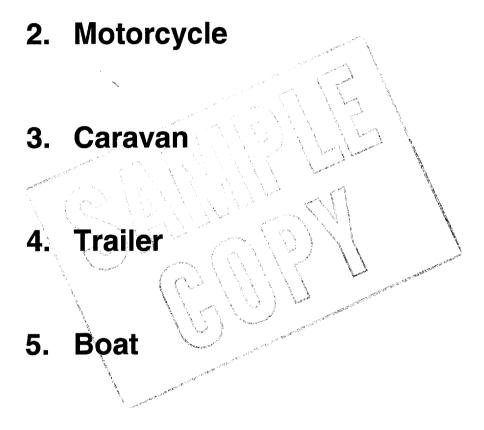
- 8. Hotel / motel accommodation
- 9. Holiday flats / houses
- 10. Caravan park fees / van hire

Other

11. Other fares or accommodation for travel in Australia For example: ferry or ship fares, guest house, youth hostel or tent site fees.

- 1. Travel packages including airfare
- 2. Other travel packages
- 3. Air fares
- 4. Hotel / motel accommodation
- 5. Other fares or accommodation for overseas travel For example: ferry or ship fares, guest house, youth hostel or tent site fees.

1. Car / Utility / Van / Truck



6. Bicycle

7. Other type of vehicle

- 1. Boat
- 2. Trailer
- 3. Caravan
- 4. Motorcycle
- 5. Car / Utility / Van / Truck
- 6. Other type of vehicle

- Combined compulsory third party insurance and registration (including transfer fee and stamp duty)
- 2. Compulsory third party insurance
- 3. Registration (including transfer fee and stamp duty)
- 4. Transfer fee only
- 5. Comprehensive insurance
- 6. Third party property insurance

1. Pre-school

2. Formal childcare

family day care,
long day care,
occasional care,
outside school hours care,
vacation care.

General education fees (not HECS payments)

Tuition fees

Voluntary contributions

Donations

For example: School building funds

Enrolment, booking or placement fees

Faculty association fees

Sport union fees

Examination fees

Boarding fees

Book, library, stationery, art and craft fees

Subscription for student associations

Subscription for parent associations

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Primary schools:

- 1. Government
- 2. Catholic
- 3. Other Non-government

Secondary schools:

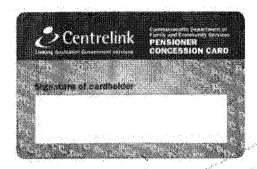
- 4. Government
- 5. Catholic
- 6. Other Non-government

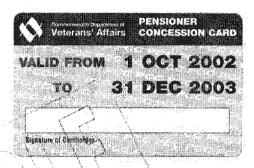
Other:

- 7. Universities and other higher education institutions
- 8. TAFEs
- 9. Other institutions For example: private business colleges.

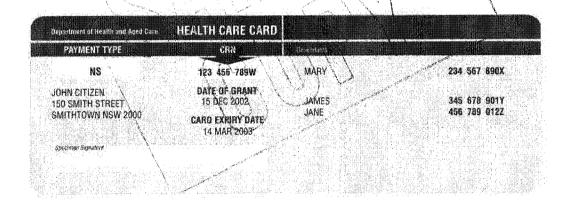
- 1. General practitioners
- 2. Specialists
- 3. Hospitals or nursing homes
- 4. Dentists or dental specialists
- 5. Opticians or optometrists
- 6. Physiotherapists or chiropractors
- 7. Any other health professionals

- 1. Pensioner Concession Card (issued by Centrelink)
- 2. Pensioner Concession Card (issued by Dept Veterans' Affairs)



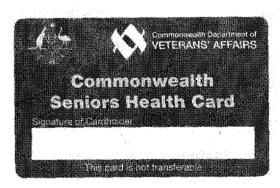


3. Health Care Card



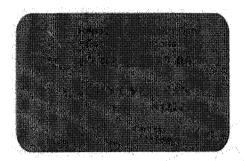
- 4. Commonwealth Seniors Health Card (issued by Centrelink)
- 5. Commonwealth Seniors Health Card (issued by Dept Veterans' Affairs)

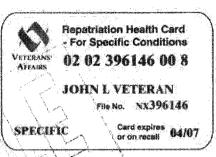




6. Veterans' Affairs Gold Card

7. Veterans' Affairs White Card





8. Veterans' Affairs Orange Card

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9. Safety Net Concession Card

10. Safety Net Entitlement Card

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Loans / mortgages to buy or build this property (including alterations and additions)

Loans / mortgages to buy or build other properties (including alterations and additions)

Personal loans

Hire purchase

Other loans

- 1. To buy or build this property
- 2. To buy or build other property
- 3. For alterations and additions to this property
- 4. For alterations and additions to other property
- 5. To buy motor vehicles
- 6. For a holiday
- 7. For another purpose

Examples of government charges

Government Tax

State Tax

Stamp Duty

Other government charges on financial transactions

Examples of financial institution fees

Account keeping charges

Membership fees

Service charges

For example: bank cheques, EFTPOS.

Minimum balance charges

Cheque discredit fees

Bill paying service fees

Other bank and financial institution fees and charges

Examples of credit cards and charge accounts

Bankcard

VISA card

MasterCard

American Express

Diner's Club

Store account cards
For example: Coles Myer, BP.

- 1. Mains gas
- 2. Electricity
- 3. Telephones
- 4. Rent
- 5. Vehicle insurance
- 6. Building insurance
- 7. Contents insurance
- 8. Combined building / contents insurance
- 9. Health insurance
- 10. Personal accident, sickness or income protection insurance
- 11. Life insurance
- 12. Superannuation
- **13. HECS**
- 14. Housing loan and mortgage
- 15. Personal loan

- 1. Motor vehicle
- 2. Superannuation
- 3. Computer
- 4. Child care
- 5. Other (please specify)

- Superannuation

 (any employer contributions over and above the minimum compulsory contributions)
- 2. Computer
- 3. Child care
- 4. Car park
- 5. Shares
- 6. Low interest loans
- 7. Other (please specify)

Last Financial Year

2002

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- 1. Working in your own business or farm
- 2. A silent partner in a partnership
- 3. A beneficiary of a trust (excluding those which are used solely for investment purposes)

- 1. Newstart Allowance
- 2. Mature Age Allowance
- 3. Service Pension (DVA) (exclude superannuation, e.g. DFRDB)
- 4. Disability Support Pension (Centrelink) (exclude Disability Pension, Dept. Veterans' Affairs)
- 5. Wife Pension (Centrelink)
- 6. Sickness Allowance
- 7. Widow Allowance / Widow B Pension (Centrelink)
- 8. Special Benefit
- 9. Partner Allowance
- 10. Carer Payment (exclude Carer Allowance)

- War Widow(er)'s Pension
 (including income support supplement)
 (DVA)
- 2. Disability Pension (DVA)
- 3. Parenting Payment
- 4. Carer Allowance (Child Disability Allowance and Domiciliary Nursing Benefit)
- 5. Youth Allowance
- 6. Austudy / ABSTUDY
- 7. Student Financial Supplement
- 8. Overseas Pensions / Benefits
- 9. Other
 For example: Pensioner Education Supplement,
 Double Orphan Pension, Rehabilitation
 Allowance.

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- 1. Australian Age Pension
- War Widow(er)'s Pension (including income supplement) (DVA)
- 3. Disability Pension (DVA)
- 4. Parenting Payment
- 5. Carer Allowance (Child Disability Allowance and Domiciliary Nursing Benefit)
- 6. Youth Allowance
- 7. Austudy / ABSTUDY
- 8. Student Financial Supplement
- Overseas Pensions / Benefits
- 10. Other

For example: Pensioner Education Supplement, Double Orphan Pension, Rehabilitation Allowance.

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- Deposits at a bank or other financial institution (including savings accounts, cheque accounts, term deposit accounts, etc.)
- 2. Debentures and / or bonds
- 3. Shares
- 4. Trusts
 (including cash management trusts, money market trusts, property trusts, unit trusts, etc.)
- 5. Loans to persons <u>not</u> in this household
- 6. Any other financial investments

- 1. Child support / maintenance
- 2. Workers' compensation (including amounts received in pay)
- 3. Accident / sickness insurance
- 4. Persons <u>not living</u> in this household (excluding any interest already reported)

- 1. Child support / maintenance
- 2. Maintenance / alimony to former spouse
- 3. Other regular payments to family members <u>not</u> in this household

- 1. Superannuation
- 2. Life insurance
- 3. Termination of employment (redundancy pay)
- 4. Accident compensation
- 5. Workers' compensation
- 6. Legal damages
- 7. Matrimonial settlement

- 1. Inheritance or bequests
- 2. Windfall gains / winnings
- 3. Irregular maintenance payments
- 4. Irregular educational financial assistance
- 5. Cash gifts from persons <u>not</u> in this household
- 6. Other (please specify)

- 1. Irregular cash matrimonial settlements
- 2. Irregular maintenance payments
- 3. Cash gifts to persons <u>not</u> in this household (including those set up in trusts)
- 4. Other (please specify)

1. Married or moved in with a new spouse / partner

2. Separated from a spouse / partner

3. Widowed

1. Preschool / Kindergarten

Primary School

- 2. Government
- 3. Catholic
- 4. Other Non-Government

Secondary School

- 5. Government
- 6. Catholic
- 7. Other Non-Government

- 1. Income from regular part-time jobs
- Income from own business / partnerships
- 3. Income from investments
 For example: interest from financial institutions, income from trusts, interest on bonds, debentures or other assets, dividends on shares, rent from properties (net of expenses).
- 4. Other income

1. Spend more money than we get

2. Just break even most weeks

3. Able to save money most weeks

1. Better than two years ago

2. The same as two years ago

3. Worse than two years ago

- 1. A holiday away from home for at least one week a year
- 2. A night out once a fortnight
- 3. Friends or family over for a meal once a month
- 4. A special meal once a week
- 5. Buy new and not second hand clothes, most of the time
- 6. Spend time on leisure or hobby activities

- 1. Own savings
- 2. Loan from bank, building society or credit union
- 3. Loan from finance company (high interest loan)
- 4. Loan on credit card
- 5. Loan from family or friends
- 6. Loan from welfare or community organisation
- 7. Sell something
- 8. Other sources

- 1. Could not pay electricity, gas or telephone bills on time
- 2. Could not pay for car registration or insurance on time
- 3. Pawned or sold something
- 4. Went without meals
- 5. Unable to heat my home
- 6. Sought assistance from welfare / community organisations
- 7. Sought financial help from friends or family